

Remarks

In replacement FIG. 1, element 122b was replaced.

In replacement FIG. 3, element ClientA was replaced.

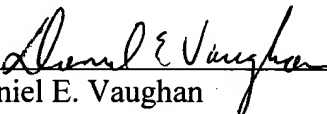
In replacement FIG. 4, elements ClientA and ClientB were replaced.

CONCLUSION

These replacement drawings accompany Applicants' payment of the required issue fees. If any questions arise concerning the replacement drawings, please contact Applicants' attorney below.

Respectfully submitted,

Date: June 20, 2006

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Max Levchin, *et al.*
Application No. : 09/560,215 Confirmation No.: 3676
Filed : April 28, 2000
Docket : X00-001
Title : System and Method for Electronically Exchanging Value
Among Distributed Users

Group/Art Unit : 1762
Examiner : Alain L. Bashore

REPLACEMENT DRAWINGS
IN ACCORDANCE WITH 37 C.F.R. § 1.121(d)

Commissioner for Patents
Alexandria, VA 22313

Sir:

The Notice of Allowance and Issue Fee Due mailed May 4, 2006 required new drawings. Enclosed herewith are the requested replacement drawings.

Replacement Drawings

Please replace FIGs. 1, 3 and 4 with the following replacement figures